

Information to identify the case:

Debtor 1	Bradley Thomas Wilkins	Social Security number or ITIN	xxx-xx-7839
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Judy Ann Wilkins	Social Security number or ITIN	xxx-xx-0059
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 2/19/16
Case number: 16-10130-TPA		Date case converted to chapter	7 5/10/17

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bradley Thomas Wilkins	Judy Ann Wilkins
2. All other names used in the last 8 years		
3. Address	1424 East 35th Street Erie, PA 16504	1424 East 35th Street Erie, PA 16504
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165
5. Bankruptcy trustee Name and address	John C. Melaragno, Trustee 502 West 7th Street. Erie, PA 16502	Contact phone 814-459-5557
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

6. Bankruptcy clerk's office The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 814-464-9740 Date: 5/10/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 7, 2017 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 8/7/17 </div> <div> You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 9/5/17 </div> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 8/17/16 </div> <hr/> <div> Deadlines for filing proof of claim: </div> <div> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> </div> <hr/> <div> Deadline to object to exemptions: </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object	

to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bradley Thomas Wilkins
 Judy Ann Wilkins
 Debtors

Case No. 16-10130-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: amaz
 Form ID: 309B

Page 1 of 2
 Total Noticed: 38

Date Rcvd: May 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2017.

db/jdb
 aty +Bradley Thomas Wilkins, Judy Ann Wilkins, 1424 East 35th Street, Erie, PA 16504-1924
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14181101 +Central Credit / Penn Credit Corporation, Attn: Bankruptcy, Po Box 988,
 Harrisburg, PA 17108-0988
 14181102 +Charles Herbst Md, 3317 Liberty Street, Erie, PA 16508-2558
 14181103 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040,
 Saint Louis, MO 63179-0040
 14197114 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
 14181104 +Clinical Associates in Radiology, 1741 West 26th Street, Erie, PA 16508-1256
 14181105 #+Congress Collection Corporation, 24901 Northwestern Highway, Suite 300,
 Southfield, MI 48075-2207
 14181106 +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
 14181107 +Ditech Financial LLC, 332 Minnesota Street, PO Box 6176, Rapid City, SD 57709-6176
 14181108 +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
 14181110 +Ginnys / Swiss Colony Inc, 1112 7th Avenue, Monroe, WI 53566-1364
 14181111 +Hamot Medical Center, C/O Patient Accounts, 201 State Street, Erie, PA 16550-0002
 14181114 +Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400,
 One Penn Center Plaza, Philadelphia, PA 19103-1814
 14181117 +Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768
 14181118 +St Vincent Endoscopy Center LLC, 2501 West 12th Street, Suite 8, Erie, PA 16505-4527
 14181119 +St Vincent Erie Federal Credit Union, 2314 Sassafras Street, Suite 100,
 Erie, PA 16502-2718
 14225075 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
 14181122 +Us Department of Education, Great Lakes Educational Loans, 2401 International Lane,
 Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com May 11 2017 01:13:36 Daniel P. Foster,
 Foster Law Offices, PO Box 966, Meadville, PA 16335
 tr +E-mail/Text: jmelaragno@iq7technology.com May 11 2017 01:15:05 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 11 2017 01:14:14 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 11 2017 01:14:28
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14181098 +EDI: GMACFS.COM May 11 2017 01:08:00 Asfs, Po Box 380901, Bloomington, MN 55438-0901
 14181099 +EDI: CAPITALONE.COM May 11 2017 01:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14181100 +E-mail/Text: matthartweg@cbjcredit.com May 11 2017 01:15:01 Cbj Credit Recovery,
 Po Box 1132, Jamestown, NY 14702-1132
 14261185 E-mail/Text: bankruptcy.bnc@ditech.com May 11 2017 01:13:50 CitiFinancial Servicing LLC,
 c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
 14181109 +E-mail/Text: kthomas@eriefcu.org May 11 2017 01:13:54 Erie Federal Credit Union,
 1109 East 38th Street, Erie, PA 16504-1845
 14181112 +EDI: HFC.COM May 11 2017 01:08:00 HSBC Bank, Attn: Bankruptcy, PO Box 5213,
 Carol Stream, IL 60197-5213
 14181113 +EDI: AGFINANCE.COM May 11 2017 01:08:00 Onemain Financial, 6801 Colwell Boulevard,
 Ntsb-2320, Irving, TX 75039-3198
 14260022 EDI: PRA.COM May 11 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14181115 +EDI: PRA.COM May 11 2017 01:08:00 Portfolio Recovery & Associates, Attn: Bankruptcy,
 Po Box 41067, Norfolk, VA 23541-1067
 14220767 EDI: Q3G.COM May 11 2017 01:08:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14220768 EDI: Q3G.COM May 11 2017 01:08:00 Quantum3 Group LLC as agent for, CP Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14181116 +E-mail/Text: bk@revenuegroup.com May 11 2017 01:14:58 Revenue Group, Po Box 221278,
 Beachwood, OH 44122-0996
 14181120 +EDI: RMSC.COM May 11 2017 01:08:00 Synchrony Bank / Lowes, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14181121 +EDI: RMSC.COM May 11 2017 01:08:00 Synchrony Bank / QVC, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104

TOTAL: 18

District/off: 0315-1

User: amaz
Form ID: 309B

Page 2 of 2
Total Noticed: 38

Date Rcvd: May 10, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Judy Ann Wilkins dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Bradley Thomas Wilkins dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com; katie@mplegal.com; kbernsley@hotmail.com; john.mello21@gmail.com
Joshua I. Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7